<u>REMARKS</u>

This application has been reviewed in light of the Office Action dated August 20, 2008. Claims 1-8 and 10-18 are presented for examination, of which Claims 1, 10, and 12 are in independent form. Claims 9, 19, and 20 have been canceled without prejudice or disclaimer of the subject matter presented therein. Claims 1-8, 10-14, and 16-18 have been amended to define Applicants' invention more clearly. Favorable reconsideration is requested.

The Office action states that Claims 1, 10, 12, and 19 are rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 6,070,142 (*McDonough et al.*); and Claims 6 and 13 are rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,014,645 (*Cunningham*). Cancellation of Claims 9, 19, and 20 renders their rejections moot. Applicants submit that the remaining independent Claims 1, 10, and 12, together with the remaining claims dependent therefrom, are patentably distinct from the cited prior art for at least the following reasons.

The aspect of the present invention set forth in Claim 1 is directed to a computer-implemented acquisition system. An important feature of Claim 1 is that the acquisition system includes "a plurality of worker utilities configured to process a plurality of applications, each application being associated with a corresponding product or service" and "a plurality of handler systems, each handler system being associated with a corresponding product or service, and being configured, by a corresponding client system, to invoke at least one of the plurality of worker utilities to process the application."

By virtue of this feature, a new processing structure need not be created in order to process a new product or service because adding a newly configured handler to the existing

infrastructure will provide for the reuse of existing worker utilities.[1] Moreover, a business group can configure the handler to invoke the appropriate existing worker utilities, which are able to execute application processing tasks common to various products. This can save the business group significant resources by avoiding the need to create and maintain distinct infrastructures for processing applications for each respective product offered by the business.

McDonough et al., as best understood by Applicants, relates to a virtual customer sales and service center that connects a customer to a customer access resource. A computer telephony system gathers interaction data associated with the customer. A rule based routing system identifies a resource best suited to handle the call, and a switch routes the contact to the identified employee.

Nothing has been found in *McDonough et al.* that is believed to teach or suggest a system for processing an application for any product, much less a system including "a plurality of worker utilities configured to process a plurality of applications, each application being associated with a corresponding product or service" and "a plurality of handler systems, each handler system being associated with a corresponding product or service, and being configured, by a corresponding client system, to invoke at least one of the plurality of worker utilities to process the application," as recited in amended Claim 1.

Accordingly, Applicants submit that Claim 1 is not anticipated by *McDonough et al.*, and respectfully request withdrawal of the rejection under 35 U.S.C. § 102(b).

Independent Claims 10 and 12 include a feature similar to that discussed above, in which a client configures a handler system to invoke a worker utility to process an application. Therefore, those claims also are believed to be patentable for at least the same reasons as

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[1] The example(s) provided herein are intended to be illustrative and are not to be construed to limit the scope of the claims.

discussed above. Additionally, the other rejected claims in this application depend from one or another of the independent claims discussed above and, therefore, are submitted to be patentable for at least the same reasons. Since each dependent claim also is deemed to define an additional aspect of the invention, individual reconsideration of the patentability of each claim on its own merits is respectfully requested.

Finally, a review of the other art of record has failed to reveal anything which, in Applicants' view, would remedy the deficiencies of *McDonough et al.* as applied against the independent claims herein. Indeed, with regard to processing applications, *Cunningham* merely mentions that "applicant's data is forwarded for processing to the participating financial institution that made the selected offer." *Cunningham*, Abstract. This is in stark contrast to the feature discussed above in connection with Claim 1 including configuring a handler system to invoke a worker utility to process an application.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application.

No petition to extend the time for response to the Office Action is deemed necessary for this Amendment. If, however, such a petition is required to make this Amendment timely filed, then this paper should be considered such a petition and the Commissioner is authorized to charge the requisite petition fee to Deposit Account 50-3939.

An Information Disclosure Statement has been submitted concurrently herewith.

Applicants' undersigned attorney may be reached in our New York Office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address listed below.

Respectfully submitted,

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